

Information to identify the case:

Debtor 1 **Jerry Zane Semkiw**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9961**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-24208-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jerry Zane Semkiw

4/11/19

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jerry Zane Semkiw
 Debtor

Case No. 18-24208-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 318

Page 1 of 2
 Total Noticed: 57

Date Rcvd: Apr 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2019.

db +Jerry Zane Semkiw, 127 Winifred Drive, Pittsburgh, PA 15236-4523
 14939485 +Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
 14939486 Alltran Financial, LP, P.O. Box 610, Sauk Rapids, MN 56379-0610
 14939494 Borough of Pleasant Hills, Attn: Sal Sirabella, 410 East Bruceton Road, Pittsburgh, PA 15236-4500
 14939492 Borough of Pleasant Hills, C/O Fred C. Jug, Jr., Esq., Brandt, Milnes & Rea, 310 Grant Street, Suite 1109, Pittsburgh, PA 15219-2227
 14939493 Borough of Pleasant Hills, P.O. Box 6111, Hermitage, PA 16148-0911
 14939506 CSC Insurance Options, 4552 State Route 51 S, Belle Vernon, PA 15012-4300
 14939496 Canonsburg Hospital, P.O. Box 3475, Toledo, OH 43607-0475
 14939495 Canonsburg Hospital, P.O. Box 644921, Pittsburgh, PA 15264-4921
 14939499 +Citizens Bank, N.A., 525 William Penn Place, Pittsburgh, PA 15219-1727
 14939500 Comenity Bank / Victoria's Secret, Attn: Bankruptcy Dept., P.O. Box 182125, Covington, OH 45318
 14939507 Dr. William Zammerilla, 76 Old Clairton Road, Pittsburgh, PA 15236-3915
 14939508 EOS CCA, P.O. Box 981008, Boston, MA 02298-1008
 14939509 +First National Bank, 500 East 60th St. North, Sioux Falls, SD 57104-0478
 14939510 First National Credit Card / Legacy, P.O. Box 5097, Sioux Falls, SD 57117-5097
 14939512 Jamie Joyce, 339 New World Drive, Clairton, PA 15025
 14939513 K&D Tire Wholesalers, LLC, 31217 N. 152nd Street, Scottsdale, AZ 85262-6959
 14939517 +MEM FCU, P.O. Box 18269, Pittsburgh, PA 15236-0269
 14939515 +Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
 14939516 +Mariner Finance, LLC, 560 Clairton Blvd., Suite D, Pittsburgh, PA 15236-3803
 14939521 +Midamerica Bank & Trust Company, Attn: Bankruptcy, P.O. Box 400, Dixon, MO 65459-0400
 14939522 +Midamerica Bank & Trust Coompany, 5109 S. Broadband Lane, Sioux Falls, SD 57108-2208
 14939524 ++P&B CAPITAL GROUP LLC, ATTN COLLEEN KIMBLE, 455 CENTER RD, BUFFALO NY 14224-2100
 (address filed with court: P&B Capital Group, LLC, 455 Center Road, Buffalo, NY 14224)
 14939523 ++P&B CAPITAL GROUP LLC, ATTN COLLEEN KIMBLE, 455 CENTER RD, BUFFALO NY 14224-2100
 (address filed with court: P&B Capital Group, LLC, 455 Center Road, West Seneca, NY 14224)
 14939525 PA Municipal Service Co., 336 Delaware Avenue, Dept. W-46, Oakmont, PA 15139-2138
 14939526 +PayPal Credit, P.O. Box 5138, Timonium, MD 21094-5138
 14939529 +Quicken Loans, P.O. Box 6577, Carol Stream, IL 60197-6577
 14939531 +Ronald J. DiGiorno, Esq., 150 Pleasant Drive, Suite 103, Aliquippa, PA 15001-1360
 14939532 #Safeco Insurance, P.O. Box 10001, Manchester, NH 03108-1001
 14939533 Synchrony Bank, 170 West S. Election Road, Draper, UT 84020
 14939535 US Asset Management Inc., C/O EOS CCA, P.O. Box 981008, Boston, MA 02298-1008
 14939536 +US Asset Management LLC, D.L. Clark Building, 503 Martindale Street, 7th Floor, Pittsburgh, PA 15212-5741

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRSHEARER.COM Apr 12 2019 05:58:00 Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 12 2019 02:20:43 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 cr +E-mail/Text: kburkley@bernssteinlaw.com Apr 12 2019 02:21:28 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 14939487 EDI: GMACFS.COM Apr 12 2019 05:58:00 Ally, Payment Processing Center, P.O. Box 9001951, Louisville, KY 40290-1951
 14939490 +EDI: GMACFS.COM Apr 12 2019 05:58:00 Ally Financial, Attn: Bankruptcy, P.O. Box 380901, Bloomington, MN 55438-0901
 14939488 EDI: GMACFS.COM Apr 12 2019 05:58:00 Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
 14939491 +EDI: TSYS2.COM Apr 12 2019 05:58:00 Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
 14939497 EDI: CAPITALONE.COM Apr 12 2019 05:58:00 Capital One Bank (USA), N.A., P.O. Box 30285, Salt Lake City, UT 84130-0285
 14939498 +EDI: MERRICKBANK.COM Apr 12 2019 05:58:00 Cardworks/CW Nexus, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
 14939501 +EDI: CONVERGENT.COM Apr 12 2019 05:58:00 Convergent Outsourcing, Inc., 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
 14939502 +EDI: CCS.COM Apr 12 2019 05:58:00 Credit Collection Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
 14939503 +E-mail/Text: vmcpherson@creditmanagementcompany.com Apr 12 2019 02:21:11 Credit Management Company, 2121 Noblestown Road, P.O. Box 16346, Pittsburgh, PA 15242-0346
 14939504 EDI: RCSFNBMARIN.COM Apr 12 2019 05:58:00 Credit One Bank, N.A., P.O. Box 98873, Las Vegas, NV 89193-8873
 14939505 +E-mail/Text: kthompson@crownasset.com Apr 12 2019 02:20:49 Crown Asset Management, LLC, 3100 Breckinridge Boulevard, Suite 725, Duluth, GA 30096-7605
 14939511 +E-mail/Text: bankruptcy@affglo.com Apr 12 2019 02:20:50 Global Credit & Collection Corp., 5440 N. Cumberland Avenue, Ste 300, Chicago, IL 60656-1486

District/off: 0315-2

User: bsil
Form ID: 318

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Total Noticed: 57

Date Rcvd: Apr 11, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14939514 +EDI: RESURGENT.COM Apr 12 2019 05:58:00 LNVN Funding, LLC / Resurgent Capital,
P.O. Box 10497, Greenville, SC 29603-0497
14939518 +EDI: MERRICKBANK.COM Apr 12 2019 05:58:00 Merrick Bank Corp., Attn: Bankruptcy,
P.O. Box 9201, Old Bethpage, NY 11804-9001
14939519 +EDI: PHINGENESIS Apr 12 2019 05:58:00 Midamerica / Milestone, Genesis Bankcard Services,
P.O. Box 4477, Beaverton, OR 97076-4401
14939520 +EDI: PHINGENESIS Apr 12 2019 05:58:00 Midamerica / Milestone, Genesis Bankcard Services,
P.O. Box 4499, Beaverton, OR 97076-4499
14939524 E-mail/Text: ckimble@pandbcapitalgroup.com Apr 12 2019 02:20:11 P&B Capital Group, LLC,
455 Center Road, Buffalo, NY 14224
14939523 E-mail/Text: ckimble@pandbcapitalgroup.com Apr 12 2019 02:20:11 P&B Capital Group, LLC,
455 Center Road, West Seneca, NY 14224
14939785 +EDI: PRA.COM Apr 12 2019 05:58:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
14939528 +E-mail/Text: ecfbankruptcy@progleasing.com Apr 12 2019 02:20:56 Progressive Leasing,
256 Data Drive, Draper, UT 84020-2315
14939527 +E-mail/Text: ecfbankruptcy@progleasing.com Apr 12 2019 02:20:56 Progressive Leasing,
256 West Data Drive, Draper, UT 84020-2315
14939530 +E-mail/Text: bankruptcyteam@quickenloans.com Apr 12 2019 02:21:08 Quicken Loans, Inc.,
1050 Woodward Avenue, Detroit, MI 48226-1906
14939534 +EDI: RMSC.COM Apr 12 2019 05:58:00 Synchrony Bank/TJX Cos Dc, 170 Election Road,
Suite 125, Draper, UT 84020-6425
14939537 +EDI: VERIZONCOMB.COM Apr 12 2019 05:58:00 Verizon, 500 Technology Drive, Suite 500,
Weldon Spring, MO 63304-2225

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
aty* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14939489* +Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2019 at the address(es) listed below:

Daniel J. Boger on behalf of Debtor Jerry Zane Semkiw dnlboger@yahoo.com,
dboger@shepleylaw.com;mjury@shepleylaw.com;bk@shepleylaw.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
Joseph S. Sisca, on Behalf of the United States Trustee by on behalf of U.S. Trustee Office
of the United States Trustee joseph.s.sisca@usdoj.gov
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernssteinlaw.com,
jbluemle@bernssteinlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert Shearer information@robertshearer.com, rshearer@ecf.axiosfs.com;rspclaw@gmail.com
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,
rshearer@ecf.axiosfs.com;rspclaw@gmail.com

TOTAL: 7